

LYDD'S BETS HIGH ON TAFT

ALL STREET RUSHES TO WAGER ON ELECTION, NEW STYLE.

When a Manufacturer Got in London \$100,000 Insurance Against Bryan as a Preliminary to Opening Up Full Time—Odds Close at 5 to 4 to 1.

Under the new anti-betting law in this State recording bets on an election is as great a crime and may be visited with as dire punishment as recording bets on the racetrack; but London Lydd's will write insurance against the election of Bryan, just as in many cases these venturesome insurance brokers have written policies against the birth of twins and in at least one recent case have insured a man against molesting his mother-in-law.

The policy is of the form sometimes loosely described as a wager or honor policy, and while it may not be enforceable at law the standing of the Lydd's brokers gives the better ample protection against any winking on the part of the broker. The taking of such policies in large numbers yesterday practically opened the betting on the Presidential election of this year.

In the morning the premium or odds was 5 to 1 against Bryan. At the close the odds went down to 5 to 4 to 1 against.

The new method of election betting owes its origin to a manufacturer who felt very confident of a sharp revival of business following the election of Taft and was anxious to run his plant at full capacity in the months preceding the election if only he could protect himself against the contingency of Bryan's success. In this predicament the manufacturer went to a firm of insurance brokers in this city and asked them for a policy insuring his business against Bryan's election. They cabled Lydd's for terms and received offhand a quotation of 20 per cent., which is equal to odds of about 4 to 1 against Bryan. The manufacturer considered the rate too high, and yesterday, after reflection, Lydd's brokers offered to write the policy at 10 per cent. The offer was accepted and insurance to the amount of more than \$100,000 was taken at the quotation named.

The manufacturer will put all hands to work immediately.

Wall Street brokers and stock market operators, hearing of the policy taken by the manufacturer, applied for policies in large numbers yesterday afternoon. Some of them wanted the policies as a hedge on purchases of stock, fearing a break in the stock market in the event of Bryan's election. Others considered the odds inviting at this uncertain stage of the campaign and took policies of a pure wager, either for the reason that there was a good long chance speculation or in the expectation of hedging profitably on later campaign betting. The amount thus hazarded was variously estimated. A cable to one very prominent insurance firm put the aggregate at \$250,000 sterling or \$250,000. This was the minimum estimate. The maximum, including offers not yet accepted, was \$500,000.

The form of contract, insurance or wager, comes under the Lydd's classification of commercial hedges. In this classification it is known in the parlance of the international insurance men as a "P. P. I." policy—that is, as a policy with proof of interest. The contract provides that the insured must state the estimated loss to him on a particular eventuality. That estimated loss is the face of the policy, and according to the strict terms of the policy the insurer may demand proof of loss in case of the happening of the particular contingency. The clause to that effect, however, is entirely formal and is designed to protect the contract in accordance with the English law. As a matter of practice the contract is as inviolable as that life insurance contract which is written "incontestable from date of issue." An insurance broker who should refuse to pay the face value would be treated in the same manner as the bookmaker who winks at Tattersall's.

The brokers quote the premium in guineas. A 10 per cent. premium is a premium of 10 guineas on the hundred pounds sterling, and since the guinea is one shilling in excess of a pound the quoted rate of 10 per cent. is really a percentage of 10½, and the quoted rate of 15 per cent. is a percentage of 15½. The percentage, at the same time, only indicates the odds, for the reason that the broker retains the premium in the event of loss by him, while in ordinary betting the better's stake as well as that of his opponent goes to the winner. Thus on a contract of the face value of \$1,000 with a premium of 10 guineas per cent, the insured deposits \$105 approximately, or about 20 guineas. In case of success he receives the \$1,000 face value, but no more, so that his net return from the insurance would be \$895, or about 8½ to 1 for his money. At the closing of the international insurance market yesterday, with 15 guineas per cent, as the quotation, the odds were approximately 5 to 1.

Several brokers well versed in Lydd's practices, among them two or three members of Lydd's, said that yesterday's transactions were the first in straight insurance—or betting—on a Presidential election. One of them recalled making a transaction a bit similar in the Roosevelt-Parker campaign four years ago. The insured was a man who had bet \$4,000 on Roosevelt and figured that he could not lose unless Roosevelt dropped dead. He insured himself against this contingency with Lydd's at a nominal rate. But this policy, it was recalled, was similar to the policies taken on Queen Victoria's life before her jubilee by London tradesmen or before the coronation of King Edward. It was life insurance rather than a pure wager on the election.

In the general classification of commercial hedges to which the wager or P. P. I. policy belongs there was made recently, a partner in one of the most prominent insurance firms said yesterday, a contract by which the insured was to receive \$80,000 in case he molested his mother-in-law. The brokers considered this contract singular even among all the remarkable contracts of Lydd's. According to the terms of a will the insured was to receive \$100,000 on the death of his mother-in-law in case he did not molest her. He was anxious to anticipate the legacy and applied to money lenders for an \$80,000 advance on the legacy. The money lenders were willing to do so to terms, the mother-in-law being

old and infirm, but balked at the molestation provision of the will. The lenders said that the borrower might take the notion to throw his relative into a duck pond once he had the money. The only recourse was Lydd's, and brokers there pledged themselves to pay the face of the loan in case the borrower yielded to any such impulse. They exacted but a very small premium.

Cases of the insurance of a family against the birth of twins are not rare, a high premium being charged in the case of a mother who has formerly given birth to twins, a low premium to a woman who has had children without giving birth to twins and a medium premium to one who is confined for the first time. The theory in such cases is that the insured by taking a policy secures for himself funds to take care of two children instead of the one expected in the ordinary course of events.

Horses are insured in P. P. I. policies, the rate being determined from year to year and varying according to the strength and confirmation of the colts sired or dropped annually. Another recent case of interest grew out of the visit of the Shah of Persia to London. The Shah purchased jewelry to the value of £100,000, and on completing the purchase tendered the jeweller a one year note for the purchase price. The jeweller was afraid to refuse the note, but on the departure of his royal customer pondered over what would happen in case the Shah died or was deposed in the course of the year. A new Shah, he feared, might rub a sponge over the old Shah's life. He got at Lydd's his insurance against the Shah's death or deposition.

As the insurance brokers interested in the election, Lydd's policies insisted that the policyholder ran no risk of prosecution under the anti-betting laws of this State. The contract, they declared, was made in London and was not amenable to New York criminal statutes. They anticipated a lively business in election policies between now and the first Tuesday in November and have made arrangements whereby a transaction can be closed in less than fifteen minutes. They guarantee that payment will be made within twenty-four hours after the determination of the result of the election. Up to the present time no policies have been written against the election of Taft nor have any applications for such policies been made.

MIGHTIEST FLEET OF HISTORY.

315 British Warships to Begin Practice Maneuvers Today—Wireless Perfection.

Special Cable Dispatch to THE SUN.

LONDON, July 16.—The British naval maneuvers which began in the North Sea to-day mark the supreme achievement of naval science. The 315 warships participating comprise the greatest armada the world has ever seen.

Theoretical war was declared to-day. The general scheme is that the Channel fleet under Admiral Lord Charles Beresford shall attack Great Britain while the Home fleet and a portion of the Atlantic fleet under Vice-Admiral Sir Francis Bridgeman seek to repel the enemy.

A new era is introduced in naval warfare by the fact that the general direction of the defense will be entirely controlled by the Admiralty Board in London by means of wireless telegraphy. Recent experiments have brought the Government's wireless facilities for this purpose to a marvellous degree of perfection.

The scene of operations is 300 to 400 miles from London, but communication is rapid and accurate with all the ships of the fleet. The Admiralty uses a code with the defenders which is unintelligible to the attacking fleet.

The 315 warships are able to communicate easily up to 1,500 miles. Messages are exchanged daily between London, Gibraltar and all points on the Mediterranean.

TAFT'S SPEECH READY TO CUT.

First Draft Contains 10,000 Words, Which He Will Hold Down to 4,000.

HOT SPRINGS, July 16.—Mr. Taft has finished the first draft of his speech of acceptance. There are 10,000 words in it, and he will proceed now to cut it down to about 4,000 words.

The candidate spent practically the entire day on it, beginning at 6 o'clock this morning. Mr. Taft resolved to forego golf and practically everything else until the speech was finished. It wasn't much of a deprivation, though, for he got out to look links by 8 P. M. and played eighteen holes before dinner.

Mr. Taft's speech will follow closely the lines laid down in the Republican platform. He will, however, include a personal plank favoring publication of campaign funds, which was ignored by the Chicago convention. It was expected that Mr. Taft would make some original suggestion in regard to trusts, but his remarks to friends to-day indicate that he has no new recommendation.

It is known that Mr. Taft will criticize the scheme of Federal licenses proposed in the Democratic platform, but whether he will endorse the Roosevelt plan for optional licensing is uncertain.

Arthur I. Vorys, the Ohio manager, is still here. It is practically certain that if an attempt is made to cut Foraker from his seat in the Senate there will be a general attack on the man. Mr. Taft has taken the attitude that the office ought to seek the man, but if he clings to that theory long he will probably lose sight of the office altogether.

R. M. MEN AGAINST BRYAN.

Thousands of Employees Organized to Oppose His Election.

OMAHA, July 16.—Nebraska Democrats are badly scared over the rapidly with which the anti-Bryan movement is spreading among employees of Western railroads. Already 15,000 railroaders in Nebraska alone are members of the organization which has just been formed, and the movement has now spread to other States.

Permanent headquarters were opened in Omaha to-day and there the announcement was made that organizations were being formed in Iowa, Illinois, Missouri, Kansas, Indiana and Colorado and that in the near future every State in the Middle West would have a similar organization.

S. C. McComber, formerly a Union Pacific conductor, is in charge of the headquarters and an executive committee is located in this city.

Democrats see in the new organization a militant force which will work great harm to the Bryan vote in the West at the coming election.

FOR LOSS OF APETITE.—Half a teaspoon of Dr. Williams' Pink Pills in half a glass of water after meals. Valuable in the treatment of exhaustion.

POLICE VIOLENT AT THE TRACK

SAID TO HAVE REMOVED A SUSPECT'S TROUSERS

And Another's Shoes, Searching Therefor for Betting Evidence—Racing People May Go to Court—Plain Clothes Men Relieve Uniformed Cops at Brighton.

Forty plain clothes men from the Brooklyn detective bureau, under command of Lieut. Van Wagner and Langan, attached to the District Attorney's office, made things decidedly lively for turf speculators at the Brighton Beach racetrack yesterday afternoon. There were numerous arrests, and in several cases prisoners were searched for betting memoranda before they were taken from the track to police headquarters in State street. Because of these tactics and also for the reason that the Pinkertons said the police used unwarranted violence in making the arrests the crowd was worked up to a high pitch of excitement, but there was no violence by the racetrack patrons.

All of the uniformed policemen who have been on duty at the different tracks since the new betting law went into effect were withdrawn. District Inspector O'Brien was on hand, however, with half a dozen detectives. It was said before the first race that there would be trouble and that the headquarters men would arrest all persons who were suspected of accepting and recording wagers. It was said that Assistant District Attorney Elder had employed a private detective named Lanyon to get the necessary evidence against professional bookmakers and that the headquarters men would arrest all persons that might be pointed out to them by Lanyon.

The first arrests were made in the "field enclosure" just after the second race. The Pinkertons said that a man named Charles Kessell was among the number and that he was roughly handled. They also asserted that in searching for memoranda two detectives had removed Kessell's trousers after taking him to the rear of the grand stand. The crowd that was attracted by the proceedings hooted the sleuths as they took Kessell to the gates.

There was another lively time when a detective grabbed a man, who told the Pinkertons that his name was J. McNichol, just outside of the betting ring. The latter was taken inside of the shed, where the detective made him throw up his hands. While the detective went through his pockets a crowd gathered. William Willis, a lawyer with an office at 24 Court street, Brooklyn, pushed his way through the crowd and said to the detective:

"By what right do you search this man?"

"I am a Central Office man and I have arrested this fellow because he has violated section 381 of the Penal Code," was the reply.

"What is the charge against him?" asked Willis.

"Section 381."

"Have you a search warrant?"

"No, but I am after evidence."

"What is your name and number?"

"I won't tell you. But I'll show my number to the prisoner," retorted the detective, who pulled a shield out of his pocket and quickly put it back. "My number is 725, if that will do you any good."

"I am going along with this prisoner," said Willis, "and will appear for him, also for any other persons that have been treated in this high handed manner. It is simply a case of terrorism and is an outrage. The police have no right to search prisoners except at the station house."

Another man, who said his name was James Herriek, was nabbed just after the third race. The Pinkertons said that two detectives threatened him with blackjacks, knocked him down and took off his shoes in search of memoranda. The Pinkertons also asserted that after Herriek was taken outside of the track he was subjected to a clubbing.

The Pinkertons and the operators in the track telephone office said they saw Harry McGrath handcuffed to a detective, who led him to the fence back of the betting ring and went through his pockets before he took him to Brooklyn. After he had been searched he was turned loose. William Boardall, Joseph Clay and Patrick Fagin were also taken into custody in the field. The charge against Fagin was interfering with an officer. Fagin said to the by-standers as he was on the way to the street:

"I simply said that these holdup methods were outrageous and for that I was pinched."

Soon after the fifth race Manny Manheimer, a well known member of the Metropolitan Turf Association, was arrested. A little later David Parker, George Douglas and Oscar Manke were taken into custody. All the men arrested, with the exception of Fagin, were held in \$500 bail for alleged violations of the anti-betting law. It was said at the Brooklyn headquarters that all the prisoners were carefully searched and no memoranda of bets were found.

Detectives at the track said that Mr. Elder would be the complainant against all of the prisoners arrested on information obtained by the private detectives in his employ.

It appears that the injunction against the police obtained by the Coney Island Jockey Club applied only to the meeting at Sheepshead Bay and that because of that fact the Brighton track must take action in its own behalf.

The attorneys of the Jockey Club, Davies, Stone and Auerbach, will begin fifteen civil suits to-day against policemen who arrested persons at Gravesend and Sheepshead Bay, the latter being discharged in the police courts.

Deputy Police Commissioner Baker yesterday morning announced to the reporters at the State street headquarters in Brooklyn that the uniformed force would be withdrawn from the track and that thirty or forty men from the detective bureau would be present there every day under the guidance of Lieut. Langan and Van Wagner.

The Grand Jury remained in session only a couple of hours yesterday. It was said that the withdrawal of the uniformed force from the track was called to their attention and that the presentment which is soon to be handed down will contain a pointed reference to that matter. It is expected that a batch of indictments will be submitted to-day and that, like the preceding twenty-two indictments, they will be against bookmakers solely.

PLAQUE OF BUTTERFLIES.

Myriads Whiten Harlem and Dim Electric Lights—Police Reserves Tackle Them.

A multitude of white butterflies, scooped up from some breeding ground by the west wind, descended upon the upper part of Manhattan to-night, filling the streets with their fluttering, swarming about the electric lights and entering in droves through the open windows of apartment houses.

The invasion began, on a very small scale, around 8 o'clock, when here and there a butterfly fell into a pedestrian's face. Within an hour or so their numbers were greatly increased, and by midnight there was a regular blizzard of them. Thousands were about every light and thousands more clinging to the light poles.

The fronts of some buildings in the vicinity of 125th street were white with them. The Colonial Hotel at 125th street and Eighth avenue and the Ononta apartments at 125th street and St. Nicholas avenue had to close their windows to keep out the cloud, which drifted in like a heavy fog.

At the 152d street police station Lieut. Relahn was compelled to give up the routine of the evening and call out everybody handy to fight butterflies, which had filled the dormitory and were permeating through the whole building. Pedestrians collected dozens on their clothes in a moment's walk on the street and everybody was busy brushing the clinging things off as if they were so much snow.

The army seemed to come from Jersey, and at 1 o'clock was still increasing in numbers. The Harlem scientists decided that these were butterflies of a new species on the grounds, and that they peaked their wings when sitting and the other that they did not seem to be used to being up nights.

GULF STREAM IN A HURRY.

Going So Much Faster Than Usual That It Stunned the Deutschland.

The eccentricities of the Gulf Stream sometimes set the Atlantic crossing and coastwise skippers spinning their heads. A German liner, the Deutschland, once reported at quarantine that the stream was running the wrong way at Hatteras. The reporter in charge of the Gulf Stream column saw the captain and he said it was true that the stream seemed to be setting to the southwest instead of the northeast, and he attributed it to the persistent gales from the latter quarter.

Now the skipper of the Hamburg-American liner Deutschland in yesterday's report from Southampton and Cherbourg says he was delayed because he had to buck the stream, which was making about four knots, going in the proper direction, but with accelerated force.

The Gulf Stream, according to the latest views of hydrographic experts, is affected by persistent winds blowing either with or against it. The prevailing winds, light and strong, for the last several weeks have been from the southwest and south, and the Gulf Stream has had to shut off or down them. When they did shut off a bunch of thoroughly convinced fishermen said down the rear of the building. After burning one line of hose the new pressure snuffed out with ease what a year ago probably would have been a big fire. The loss was estimated at \$50,000, due mostly to the start the fire had before the tower arrived.

In this building thirty years ago New York had one of its biggest fires. At that time the building was used for making cheap watches, and after the fire the underwriters sold watches for \$12 a wagonload.

THREE CENT FARES A FAILURE.

Mayor Tom Johnson's Company, With Big Deficit, to Raise Rates.

CLEVELAND, July 16.—Practical admission that the three cent fare experiment has failed and that the street railway company organized by Mayor Tom L. Johnson to make good his pledge of lower car fare may soon return to the five cent fare was made this evening by A. F. Dupont, president of the Municipal Traction company.

The report for June, showing receipts of \$408,210.96, a deficit estimated at \$25,000, together with a decision of the directors to make good on July 28 Mayor Johnson's pledge that transfers should be free and a deficit of \$54,916.74 for May, is the occasion for the admission.

Under the lease of the lines of the Cleveland Electric failure to pay a 6 per cent. rental to that company will result in forfeiture of the lease. The Municipal directors are admitted to be considering the advantage of its franchise, which permits the charging of five cent cash fare and the sale of six tickets for a quarter.

"Rather than see the lines revert to the Cleveland Electric we will raise the fare to the figure formerly charged," said President Dupont to-night.

CHAPEL ON THE CARPATHIA.

Benediction of the Blessed Sacrament Every Day at Sea—Pilgrims to Rome.

The second cabin saloon of the Cunard steamship Carpathia, which sailed yesterday for the Mediterranean, has been converted into a chapel where, for the first time on any sea trip from New York, the benediction of the Blessed Sacrament will be celebrated every day until the arrival of the liner at Naples for the benefit of 200 Catholic pilgrims to Rome. Mgr. McGeen of St. Peter's, this city, is the spiritual director of the pilgrims, among whom are twenty-one priests, and John J. McGraw has charge of their temporal welfare.

Mgr. McGeen said yesterday: "There are Catholics from all parts of the country in our party. We will have an audience with the Pope and will present to his Holiness a congratulatory address in the name of the pilgrims and the Church in America. We have obtained permission from the Archbishop of New York to hold the benediction of the Blessed Sacrament, and it will be the first time it ever has been held outside of a consecrated church."

After leaving Rome the pilgrims will visit Naples, Florence, Venice, Milan, Lucerne, Paris and other cities of the Continent and will then go to Ireland, returning to New York by way of Queens-town. The trip will take about sixty days.

Gene to Explore in Labrador.

BOSTON, July 16.—Dr. John Bryant, Dr. Owen Bryant and Prof. Edward E. Bryant, who have been passing the summer at Cohasset, started before daybreak this morning on a three month expedition for exploration in Labrador on the schooner Leona Doane, which they chartered. They are accompanied by Joseph F. Bigelow, Jr., and Mr. Fernald.

Quebec and St. R. tickets bet. New York & Albany accepted by the N. Y. Day Line.—Ad.

REAL TEST OF NEW MAINS

FIRE SCEPTICS CONVINCED BY FLOOD FIT TO DROWN THEM.

No Much Water From Tower Nozzle That It Had to Be Shut Off to Save the Firemen—Sixth Story Flames Snuffed Out—Croker Discovered Blaze Himself.

Chief Croker walked slowly out of the Broadway Central Hotel after dinner last night and, taking a lazy look around, spotted smoke puffing out of a big six story brick building at 1 to 5 Bond street. Then the sidewalk chair brigade saw the chief in action. He grabbed a passing citizen and told him to pull the lever in the fire box at Bond and Lafayette streets and then bustled himself in getting into the building.

Around in the headquarters of Engine 25 the men listened to an automatic alarm from the building and then to the first alarm regular. They made a race of it to the fire for the usual 55 bet with Engine 20, which they won. The fire had a good start six stories up, a hard one to fight in old times; but last night the firemen had a real test of the new high pressure mains. When it was all over Chief Croker said, with a suspicion of sadness: "I guess we won't have many more three alarm fires."

The two upper floors of the building are occupied by Citron Bros., manufacturers of women's waists, and Bennett & Lowenthal, hat trimmings, materials that make a good fire. When Croker got upstairs he found the place a furnace shut in by iron shutters. When the engines arrived they were put to work at the front and at the rear in Jones alley, but the fire got so hot that a second alarm was sent in and Water Tower 1 lumbered up.

They hit the tower to a high pressure water main. Over in the station at the foot of Gansevoort street there was a pressure of 150 pounds, which laid the maximum pressure of the old system are still a little contemptuous of the new method, and there were a lot of them on the fifth and sixth floors when Croker gave orders to couple to the new mains.

Three lines of three inch hose were put on the tower, the water to be shot out in one 3½ inch stream. When the tower was ready Croker gave the order to let her go. She went. The building has a mansard roof, and that stream struck it fair at the first shot. Deputy Police Commissioner Hanson, Secretary Slattry and the crowd looked themselves for several moments ducking pieces of slate and roofing. Then the firemen got the stream into the building.

Presently the order came to shut off entirely, and every one wondered what was wrong. It turned out that the men on the top floor were already swimming, and the matter of the tower had to shut off or drown them. When they did shut off a bunch of thoroughly convinced firemen said down the rear of the building. After burning one line of hose the new pressure snuffed out with ease what a year ago probably would have been a big fire. The loss was estimated at \$50,000, due mostly to the start the fire had before the tower arrived.

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TAFT WALTZES.

Republican Candidate Does Himself Credit on a Ballroom Floor.

HOT SPRINGS, Va., July 16.—Mr. Taft is a waltzer. He took several turns around the ballroom to-night with Miss George Ingalls, daughter-in-law of Melville E. Ingalls of Cincinnati. Mr. Taft is a good dancer and is fond of it.

PRINCESS WEDS AUTO AGENT.

Emile von Furstenberg-Königsdorf Wins Family Consent by Eloping.

SPECIAL CABLE DISPATCH TO THE SUN.
VIENNA, July 15.—Gustav Königsdorf, the agent of a German automobile firm, and Princess Emile von Furstenberg-Königsdorf, who eloped some time ago, were married last Tuesday in the chapel of the castle at Hradek, Bohemia, the residence of the bride's cousin, Prince Khevenhüller.

The Princess is of age and possesses a fortune in her own right. She is a sister of Prince Emile-Egon von Furstenberg-Königsdorf, and he and the other members of the family withdrew their opposition to the marriage some time ago.

FRITZ SCHEFF'S BROOD LOST

In Theatre, Hotel or Automobile—It's a \$1,500 One.

Fritz Scheff has lost a \$1,500 diamond brooch, really and truly. Le Grand L. Benedict, a broker with an office at 27 William street, who lives in Cedarhurst, drove up to the Tenderloin police station after theatre last night in an automobile with his wife, daughter and Miss Scheff and reported the loss. He gave a description of the brooch and said Miss Scheff would give a reward for its return. The singer is living at the St. Regis.

Mr. Benedict said that the party had dined at the Hotel Knickerbocker and then about 9:30 had gone to the Casino Theatre. Miss Scheff missed the brooch as she was getting ready to leave the theatre. She thinks she must have lost it in the hotel, the automobile or the theatre.

GERMANY BUYS AERIAL TORPEDO.

Thinks It's the Greatest Engine of War, but England Refused It.

SPECIAL CABLE DISPATCH TO THE SUN.

LONDON, July 17.—Col. Unger of the Swedish Artillery, who was formerly connected with the firm of Nobels, has been for some time trying to dispose of the patent rights to an aerial torpedo invented by him, for which remarkable claims are made. After a test the British War Office declined to buy the rights on the ground that it did not think the torpedo would be of special advantage in warfare.

Now, according to the Berlin correspondent of the Standard, the Krupp have bought all the rights outside of Sweden, and the torpedo, "one of the deadliest instruments of destruction yet invented," will be introduced in the German army and navy, which "will thereby possess the most effective equipment of any army or navy in the world except the Swedish."

Among other claims it is stated that the torpedo can be fired without noise and that it causes no recoil. The machine from which it is fired can be placed in position much more rapidly than field artillery. The projectile is directed by a turbine with remarkable accuracy. It is especially adapted for being thrown into a fort or on the deck of a battleship, either of which it will destroy completely.

\$16,350,499 FOR POLICE.

Gen. Bingham Wants Two Millions More for Next Year Than He Gets This.

Police Commissioner Bingham estimates that he will need \$16,35